DEPARTMENT OF THE ARMY PRE-RETIREMENT BRIEFING

HQ, Army Retirement Services
ATTN: DAPE-HR-RSO
200 Stovall St.
Alexandria, VA 22332-0470
February 2011

G-1, Human Resources Policy Directorate

Purpose

To provide Soldiers and Family members information on retirement programs, benefits and entitlements.

***Retirement is a process NOT* an event!!**

Retirement Services Officers (RSO)

Preretirement Support

Preretirement briefing
Survivor Benefit Plan (SBP)/RCSBP counseling
Retirement literature
Career Status Bonus counseling

Postretirement Support

Retirement Services Office (RSO)
Assistance with pay, ID cards, SBP
Retiree Appreciation Day (RAD)
Newsletters
Installation Retiree Councils

See: http://www.armyg1.army.mil/rso/rso.asp

Army Retirement Services Homepage

http://www.armyg1.army.mil/retire

Army Echoes
Current News
Survivor Benefit Plan (SBP)
Career Status Bonus (CSB) Information
Link to MyArmyBenefits
Benefits & Entitlements Information Papers
Retirement Services Officer (RSO) Listing
Preretirement Counseling Guide & Briefing
Retiree Appreciation Day (RAD) Information
Former Spouses & Forgotten Widows Information

Pre-Retirement Briefing Topics

- RSO Program
- Retired Pay & Taxes
- COLA
- Transition Leave & PTDY
- SGLI/VGLI
- Space-A Travel
- Combat-Related Special Comp
- Concurrent Receipt of Retired and Disability Pay
- Retiree Mobilization

Applying for Length of Service (LOS) Retirement

- *How*
  - Officer - Chapter 6, AR 600-8-24, dated 6 June 2010
  - Enlisted - Chapter 12, AR 635-200, dated 6 Jun 2005

- *When*
  - Maximum: 12 months before desired retirement date
  - Minimum: All Officers - 9 months before start date of transition leave

    Enlisted – 9 months before retirement date

NOTE: Recommend 12-month lead time for smoother transition

- *Where*
  - General Officers: Notify GOMO, (703) 697-7994/9466, DSN 227
  - COL & LTC (P): Notify Senior Leader Development (SLD), (703) 697-7996, DSN 227
  - All others: Military Personnel Office
  - Note: CG, HRC-Fort Knox, is the retirement authority for officers who have completed at least 20 but less than 30 years active Federal

Other Retirement Considerations

Retirement date

- 1st day of the month if for length-of-service
- any date for disability retirement

Active Duty Service Obligation

In lieu of PCS

- apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.

Reassigned on a PCS

- must wait 1 year to retire (AR 350–100)

Retiring on same day as AD pay raise *(final pay only)*

Authorized vs. Selected Transition Center (TC)

https://www.hrc.army.mil/site/active/TAGD/retire/tclist.htm

Authorized to use the TC closest to current duty station

May elect to be processed for retirement at a station-of-choice

Travel:

- not paid if to a station-of-choice TC (if permitted by AR 635-10)
- reimbursement limited to travel in a direct line from last duty station to final retirement location

Overseas COLA & Overseas Housing Allowance:

- both stop upon departure from the overseas location
- Basic Allowance for Housing (BAH) paid based on transition leave address

http://www.defensetravel.dod.mil/site/cola.cfm
http://www.defensetravel.dod.mil/site/bah.cfm

Permissive TDY*

Purpose: Facilitate transition to civilian life
(e.g. house-hunting, job-hunting)

20 Days:
CONUS-based Soldiers
OCONUS-based Soldiers (at same OCONUS location)

30 Days:
CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
OCONUS-based Soldiers, CONUS or another OCONUS location

* At Commander's Discretion

Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (Date of Initial Entry into Military Service)

Step 2: Determine which pay plan you are eligible for based on your DIEMS date

Step 3: Use the appropriate formula to calculate your retired pay

Note: To validate your DIEMS date go to the following website:

https://www.erec.army.mil/DIEMS/diems_home.htm

Final Basic Pay Plan (DIEMS Pre 8 Sep 80)

RETIRED PAY = (Years of creditable service X 2-1/2%) X Final Basic Pay

Commissioned service requirement
Time-in-grade requirement
Heroism pay
Current basic pay milestones (over-22, over-24, over-26, over-40)
Percentage Multipliers: Can now exceed 100%

Years of service	***20***	***21***	***22***	***23***	***24***	***25***	***26***	***27***	***28***	***29***
30 thru 40										
Final Pay Multiplier %	**50**	**52.5**	**55**	**57.5**	**60**	**62.6**	**65**	**67.5**	**70**	**72.5**
75 up to 100										

Full COLAs

Retired Pay Calculator available at:
http://militarypay.defense.gov/retirement/calc/01_finalpay.html

High-3 Plan

(DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post – Aug 86)

RETIRED PAY = (Years of creditable service x 2-1/2%) x average of highest 36 months basic pay

Typically an average of the last 3 years
Commissioned service requirement
Time-in-grade not as important
Basic pay milestones not as important
Percentage Multipliers: Can now exceed 100%

Years of service	***20***	***21***	***22***	***23***	***24***	***25***	***26***	***27***	***28***	***29***
High-3 Multiplier %	**50**	**52.5**	**55**	**57.5**	**60**	**62.6**	**65**	**67.5**	**70**	**72.5**

30 thru 40

75 up to 100

Full COLAs

Retired Pay Calculator available at:
http://militarypay.defense.gov/retirement/calc/02_highthree.html

Career Status Bonus (CSB)/REDUX

(DIEMS post – Aug 86 – "Choice") Plan

RETIRED PAY = (Years of creditable service x 2-1/2/%) minus 1% for each year under 30 years x average of highest 36 months of basic pay

2% per yr thru 20 yrs; 3.5% per yr thru 30 yrs; 2.5% thereafter
Percentage Multipliers: Can now exceed 100%

Years of service 30 thru 40	***20***	***21***	***22***	***23***	***24***	***25***	***26***	***27***	***28***	***29***
REDUX Multiplier %	**40**	**43.5**	**47**	**50.5**	**54**	**57.5**	**61**	**64.5**	**68**	**71.5**
High-3/Final Multiplier %	**50**	**52.5**	**55**	**57.5**	**60**	**62.5**	**65**	**67.5**	**70**	**72.5**

75 up to 100

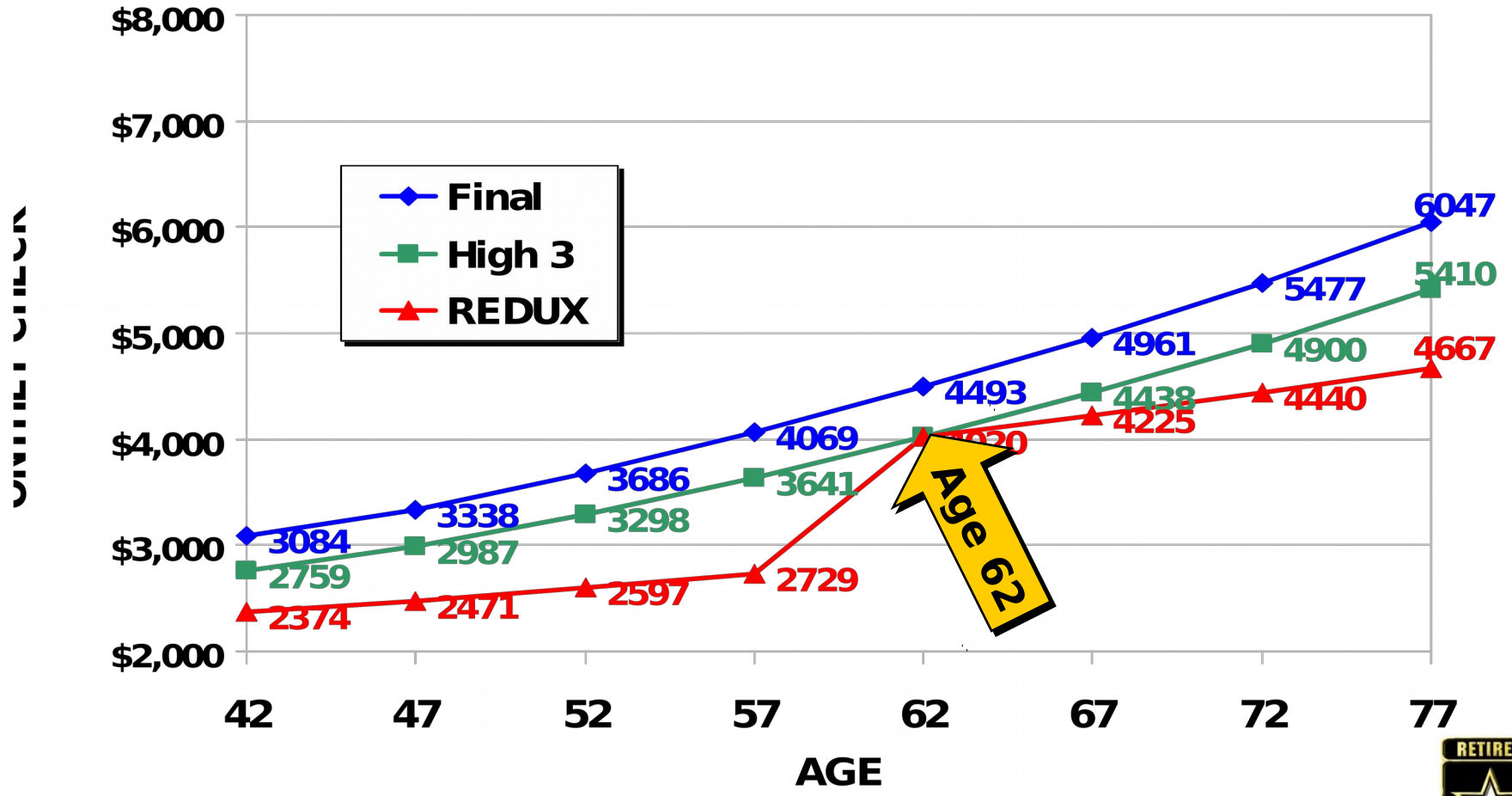
75 up to 100

$30K Career Status Bonus (CSB) - 15th year
At 62, pay recomputed under High-3
COLA minus 1%; one-time catch-up COLA at 62; then back to COLA minus 1% thereafter

http://militarypay.defense.gov/retirement/ad/04_redux.html

Growth Over The Years

Assumes average +2% COLA



Cost-of-Living Adjustments (COLA)

All Retirement Plans

- Based on difference between CPI from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first year COLA

Final Basic Pay or High-3 Plan

- Full annual COLA

REDUX ($30K CSB) Plan

- Reduced until 62 (COLA minus 1%)
- At 62, one-time catch-up
- COLA minus 1% after 62

ENLISTED RETIREMENT APPLICATION PROCESS

DA 4187 and DA 4187-1 / DD FM 1506 and DD 2339

Project Manager endorsement

Endorsement/DD FM 1506/DD 2339/DA 4187 and D4187-1 to HRC

Approval/Disapproval from HRC can take up to thirty days
https://www.hrc.army.mil/site/protect/Active/epfad/Retire/default.htm.

Approved Retirements RSO will notify Unit, Soldier and process orders

Disapproved Retirements RSO will notify

Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired

Circle the appropriate copy designator

Copy 1 Copy 2 Copy 3 Copy 4

PERSONNEL ACTION

For use of this form, see AR 600-8-6 and DA PAM 600-8-21; the proponent agency is ODCSPER

DATA REQUIRED BY THE PRIVACY ACT OF 1974

AUTHORITY: Title 5, Section 3012; Title 10, USC, E.O. 9397.

PRINCIPAL PURPOSE: Used by soldier in accordance with DA PAM 600-8-21 when requesting a personnel action on his/her own behalf *(Section III)*.

ROUTINE USES: To initiate the processing of a personnel action being requested by the soldier.

DISCLOSURE: Voluntary. Failure to provide social security number may result in a delay or error in processing of the request for personnel action.

1. THRU *(Include ZIP Code)*	2. TO *(Include ZIP Code)*	3. FROM *(Include ZIP Code)*
COMMANDER 244TH QM BN FORT LEE VA 23801	HUMAN RESOURCES DIRECTORATE ATTN IMNE-LEE-HRM FORT LEE VA 23801	COMMANDER HHC 244TH QM BN FORT LEE VA 23801

SECTION I - PERSONAL IDENTIFICATION

4. NAME *(Last, First, MI)*	5. GRADE OR RANK/PMOS/AOC	6. SOCIAL SECURITY NUMBER
JONES, MIKE A	SFC/92Y 4GQB	222-22-2222

SECTION II - DUTY STATUS CHANGE *(AR 600-8-6)*

7. The above soldier's duty status is changed from _____ to

_____ effective _____ hours, _____ _____

SECTION III - REQUEST FOR PERSONNEL ACTION

8. I request the following action: *(Check as appropriate)*

	Service School *(Enl only)*		Special Forces Training/Assignment		Identification Card
	ROTC or Reserve Component Duty		On-the-Job Training *(Enl only)*		Identification Tags
	Volunteering For Oversea Service		Retesting in Army Personnel Tests		Separate Rations
	Ranger Training		Reassignment Married Army Couples		Leave - Excess/Advance/Outside CONUS
	Reassignment Extreme Family Problems		Reclassification		Change of Name/SSN/DOB
	Exchange Reassignment *(Enl only)*		Officer Candidate School	X	Other *(Specify)* VOLUNTARY RETIREMENT
	Airborne Training		Asgmt of Pers with Exceptional Family Members		

9. SIGNATURE OF SOLDIER *(When required)*	10. DATE *(YYYYMMDD)*
----------SIGN----------	

SECTION IV - REMARKS *(Applies to Sections II, III, and V) (Continue on separate sheet)*

1. REQUEST FOR VOLUNTARY RETIREMENT FROM ACTIVE DUTY IAW AR 635-200, CHAPTER 12. REQUEST TO RETIRE ON 30 JUNE 2007 AND PLACED ON THE RETIRE LIST 1 JULY 2007.

2. REQUEST LOCATION OF CHOICE TO TRANSFER ACTIVITY: FORT LEE, VA

3. THE FOLLOWING INFORMATION IS PROVIDED:

BASD: 19850710 PEBD: 19810720 ETS: 20101230

4. PTDY: 20070403-20070406; 20070409-20070413; 20070416-20070420; 2007423-20070427; 20070430

5. TRANSITION LEAVE: 20070501-20070630

6. DUTY PHONE: 804-734-6980 DSN: 687 HOME PHONE: 804-734-6973

7. RETIREMENT ADDRESS: 3312 A AVE, FORT LEE, VA 23801

8. AKO: jMikeA@us.army.mil

SECTION V - CERTIFICATION/APPROVAL/DISAPPROVAL

11. I certify that the duty status change *(Section II)* or that the request for personnel action *(Section III)* contained herein -

☐ HAS BEEN VERIFIED ☒ RECOMMEND APPROVAL ☐ RECOMMEND DISAPPROVAL ☐ IS APPROVED ☐ IS DISAPPROVED

12. COMMANDER/AUTHORIZED REPRESENTATIVE	13. SIGNATURE	14. DATE *(YYYYMMDD)*
PERRY M SMITH, CPT, QM, CDR	----------SIGN----------	

DA FORM 4187, JAN 2000 PREVIOUS EDITIONS ARE OBSOLETE USAPA V1.00

PERSONNEL ACTION FORM ADDENDUM

For use of this form see AR 600-8-6 and DA PAM 600-8-21; the proponent agency is ODCSPER

1. NAME OF INDIVIDUAL JONES, MIKE		2. SSN 222-22-2222	
3. **RECOMMENDATIONS FOR APPROVAL/DISAPPROVAL**			
a.	(1) ORGANIZATION HQ, 23RD QM BDE	(2) OFFICE SYMBOL ATSM-TPC-A	(3) DATE 4 JUNE 2007
(4) ACTION ☐ APPROVED ☐ DISAPPROVED ☒ RECOMMEND APPROVAL ☐ RECOMMEND DISAPPROVAL ☐ RETURNED			
(5) COMMENTS			
(6) NAME CARTER, JOHN		(7) TITLE/POSITION/RANK BDE CDR/COL	
(8) SIGNATURE		(9) HEADQUARTERS POC TELEPHONE NUMBER SFC GREEN 734-6980	
(10) FORWARDED TO		(11) ENCLOSURES ☐ ADDED ☐ WITHDRAWN ☒ NO CHANGE	
b.	(1) ORGANIZATION	(2) OFFICE SYMBOL	(3) DATE
(4) ACTION ☐ APPROVED ☐ DISAPPROVED ☐ RECOMMEND APPROVAL ☐ RECOMMEND DISAPPROVAL ☐ RETURNED			
(5) COMMENTS			
(6) NAME		(7) TITLE/POSITION/RANK	
(8) SIGNATURE		(9) HEADQUARTERS POC TELEPHONE NUMBER	
(10) FORWARDED TO		(11) ENCLOSURES ☐ ADDED ☐ WITHDRAWN ☐ NO CHANGE	
c.	(1) ORGANIZATION	(2) OFFICE SYMBOL	(3) DATE
(4) ACTION ☐ APPROVED ☐ DISAPPROVED ☐ RECOMMEND APPROVAL ☐ RECOMMEND DISAPPROVAL ☐ RETURNED			
(5) COMMENTS			
(6) NAME		(7) TITLE/POSITION/RANK	
(8) SIGNATURE		(9) HEADQUARTERS POC TELEPHONE NUMBER	
(10) FORWARDED TO		(11) ENCLOSURES ☐ ADDED ☐ WITHDRAWN ☐ NO CHANGE	
4. **DISTRIBUTION** *(List all organizations to receive copy)*			

DA FORM 4187-1-R, APR 95 USAPPC V1.10

OFFICER RETIREMENT APPLICATION PROCESS

- JAG & Chaplain: request is forwarded through their appropriate branch
- Request for COL and above must have General's endorsement
- LTC and below: MEMORANDUM FOR Commander, HRC, OPMD, ATTN: HRC-OPL-R, 1600 SPEARHEAD DIVISION AVENUE, FORT KNOX, KY 40122
- LTC (P) and above (SLD, GOMO and CMO is: Addressee's Office), Office of the Chief of Staff, Army, 200 Army Pentagon, Room 2A476, Washington, DC 20310-0200
- Project Manager's endorsement memorandum

(Letterhead)

(Your Office Symbol (Marks Number) **(Date)**

MEMORANDUM THRU **(Channels)**

Human Resources Directorate, ATTN: Retirement Services Office, 1401 B Avenue, Fort Lee, Virginia 23801-1724

FOR: Commander, Untied States Army Human Resources Command, ATTN: HRC-OPL-R, 1600 Spearhead Division Avenue, Fort Knox, KY 40122

FOR: (LTC (P) and above) (SLD, GOMO and CMO is: Addressee's Office), Office of the Chief of Staff, Army, 200 Army Pentagon, Room 2A476, Washington, DC 20310-0200

Example for CMO:
FOR: Colonels Management Office, Office of the Chief of Staff, Army, 200 Army Pentagon, Room 2A476, Washington, DC 20310-0200

SUBJECT: Voluntary Retirement

1. Under the provisions of law cited in AR 600-8-24, I request that I be released from active duty and assignment on **(last day of the month which retirement would otherwise be effective)** and placed on the retired list on **(first day of the following month)** or as soon thereafter as practicable, and that I be transferred to the Retired Reserve immediately on retirement. I will have completed over **(number)** years of active Federal service on the requested retirement date.
\
2. I entered active duty in **(Enter city and state)** on **(Enter Day, Month, Year).**
Home of Record at time of entry into active duty (**Enter street address, city, state and zip code).**

Your Office Symbol (Marks Number)
SUBJECT: Voluntary Retirement

3. Assignment status**: (Enter organization and station to which currently assigned and duty station to which attached, if any.)**

4. Authorized place of retirement: **(Enter the authorized and directed transfer activity where required to be processed - AR 635-10, para 2-18a. If applicable, identify the CONUS debarkation area.)**

5. Location of choice transfer activity: **(Members electing to be processed for retirement at a transfer activity other than one prescribed by AR 635-10, para 2-18a, enter an appropriate transfer activity as provided by AR 635-10, para 2-19; otherwise enter "not applicable")**

6. I have been counseled as Specified by AR 635-10, paragraph 2-19. I fully understand the provisions of AR 635-10, chapter 2, section V, concerning entitlement to per diem, travel, and transportation allowances based on retirement at a location of choice transfer activity.

7. I have read AR 600-8-24, paragraph 6-6 and 6-7. I am responsible for ensuring that a physical examination is compete not earlier than 4 months nor later than 1 month prior to
my approved retirement date or start date of transition leave, whichever is earlier (subject physical is to be arranged through coordination with my unit of assignment). I am aware that the purpose of this examination is to ensure that my medical records reflect as
accurately as possible my state of health on retirement and to protect my interests and those of the Government. I also understand that my retirement will take effect on the requested date and that I will not be held on active duty to complete this examination.

8. In accordance with title 10, United States Code, I understand that--

a. Enrollment in the Survivor Benefit Plan (SBP) is the only way that I may continue a portion of my retirement pay to my family at my death.

b. I must receive SBP counseling for myself and my spouse no less that 30 days before retirement.

c. I will be enrolled in full SBP coverage if I fail to elect otherwise in writing before my retirement.

d. I cannot elect less that full spouse SBP without my spouse's written agreement. I realize there are other forms that must be completed during SBP counseling.

e. Failure to return the completed spousal concurrence statement to the proper officials prior to my retirement will result in being irrevocably and irreversibly
enrolled in SBP at full cost.

(Your Office Symbol (Marks Number)
SUBJECT: Voluntary Retirement

9. Address on retirement: **(Enter a reliable forwarding address for mail).**

10. I am familiar with AR 600-8-24, paragraph 6-22, and understand that if this application is accepted by the Secretary of the Army, it may not be withdrawn except for extreme compassionate reasons or for the definitely established convenience of the Government.

11. (If AR 600-8-24, para 6-16, is applicable, continue with the information required by para 6-16g, if not N/A is required).

12. As of the date of this application, I have **(number)** days accrued leave. I **(do/do not)** plan to take transition leave. **(If applicable, complete the following:)** I plan to take **(number)** days leave and **(number)** days permissive TDY on the following dates. **(Enter days if applicable)**

13. I understand the provisions of AR 600-8-24, table 6-2, pertaining to determination of my retirement grade. Considering those provisions and after a review of my records, I believe that I am entitled to retire in the grade of (grade). I understand that final determination of my retired grade will be made by HQDA and that I will be informed if I am not entitled to retire in the grade I have specified in this paragraph.

14. This application is not submitted in lieu of complying with PCS instructions.

15. I understand that if I participated in certain advanced education programs, I may be required to reimburse the U.S. Government as stated in written agreement made by me with the U.S. Government under law and regulation.

16. My current duty telephone numbers are as follows:
DSN: (000-0000) Commercial: ((000) 000-0000)

17. A fax machine is available at the following:
DSN: (000-0000) Commercial: (000) 000-0000)

JOHN J. DOE
COL, IN
SSN

G-1, Human Resources Policy Directorate

OFFICER RETIREMENT ENDORSEMENT MEMO

(Letterhead)

Office Symbol

Date of Memo

MEMORANDUM FOR Human Resources Directorate, ATTN: IMNE-LEE-HRM, Retirement Services Office,

1401 B Avenue, Fort Lee, VA 23801-1724

SUBJECT: Request for Voluntary Retirement (**Rank Name, SSN, MOS)**

1. Recommend Approval.

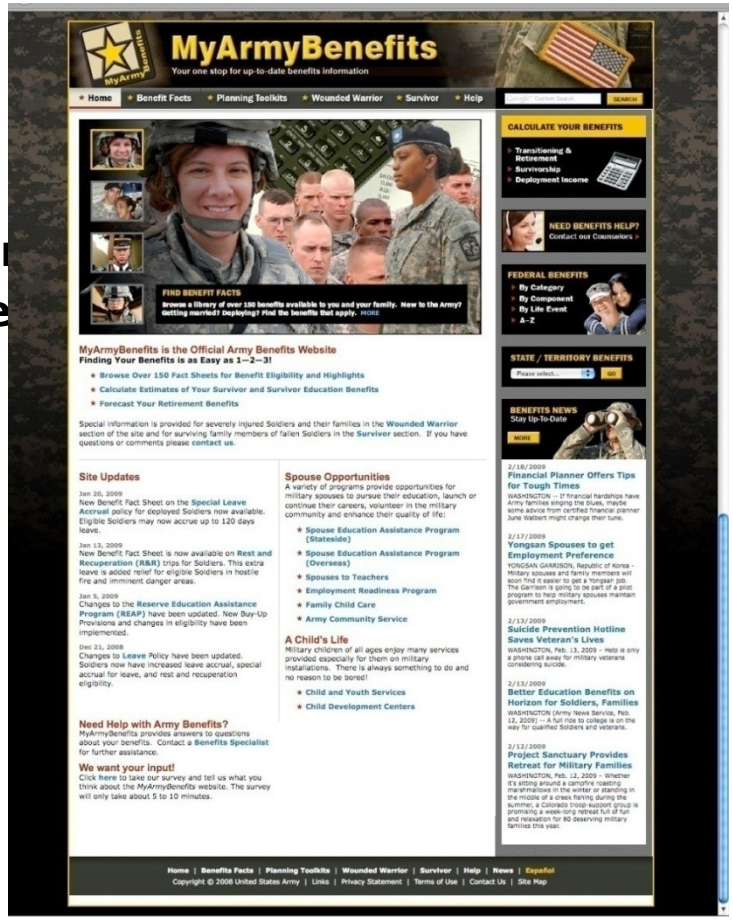
2. Point of contact is _____ at ( ) _____- _____

Commander's

Signature block

MyArmyBenefits

- **Federal Benefits (Category) Identified by: State/Territory; Resou Locator; Federal Bene by Component:**
  - ✓ Pay
  - ✓ Education
  - ✓ Health Care
  - ✓ Life Insurance
  - ✓ Casualty/Survivor
  - ✓ Transitioning
  - ✓ Retirement
  - ✓ Veterans Affairs
  - ✓ Social Security
  - ✓ Soldier Services
  - ✓ Family Services



- **Federal Benefits (Life Events)**
  - ✓ Joining the Army
  - ✓ Marriage/Family
  - ✓ Preparing to Deploy
  - ✓ Return from Deployment
  - ✓ Military to Civilian
  - ✓ Retiring
  - ✓ Casualty
  - ✓ Recreation
- **Benefits Calculators**
  - ✓ Retirement*
  - ✓ Survivor Benefits*
  - ✓ Deployment
  - ✓ VA Disability AW2 Module*

http://myarmybenefits.us.army.mil/

Targeted for use by Active Duty/ARNG/USAR Soldiers, Family members, Wounded Warriors, and Veterans-requires AKO access/Uses Soldiers' DEERS data

Retired Pay Facts

Retired pay -- paid by DFAS-Cleveland

Payable 1st workday of month (not necessarily the 1st)

Direct deposit strongly encouraged

May use “myPay” to make online changes to pay, reissue 1099Rs, change bank account, etc.

Keep correspondence address current

Retiree Account Statement (RAS) issued only when

there’s a pay change (e.g., COLA, allotment, taxes, etc.)

http://www.dfas.mil/

States With NO State Income Tax

Alaska	New Hampshire	Texas
Florida	South Dakota	Washington
Nevada	Tennessee	Wyoming

States That Do Not Tax Military Retired Pay

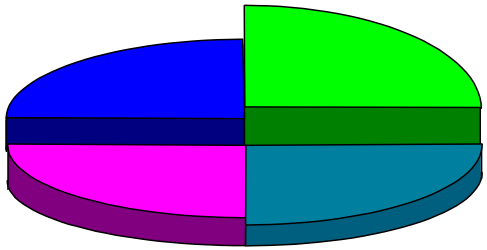
Alabama	Massachusetts	New York
Hawaii	Michigan	North Carolina *
Illinois	Mississippi	Pennsylvania *
Kansas	Ohio	Wisconsin
Kentucky *	Oregon *	
Louisiana	New Jersey	

* If certain qualifications are met

Home of Residence is determiner; **not Home of Recc**

Allotments

In retirement, permitted to have:
- 6 “discretionary”
- 9 “non-discretionary”



For recalled Soldiers at retirement:
- NONE continue from active duty
- ALL must be re-initiated after separation
- WHY? DFAS-CL has no interface with DFAS-IN

Can start/stop/change via myPay @ https://mypay.dfas.mil

CFC and SGLI deductions automatically stop upon retirement

Social Security Tax (FICA) *(7.65%)*

FICA not deducted from retired pay!

When eligible, you will draw:

FULL Social Security *and*
FULL Military retired pay!

Go to http://www.ssa.gov for in-depth Social Security information

Dividing Retired Pay as Property (*Uniformed Services Former Spouses' Protection Act*)

<u>NOT</u> AUTOMATIC

Up to state courts

Can award any amount

Award not tied to length of marriage

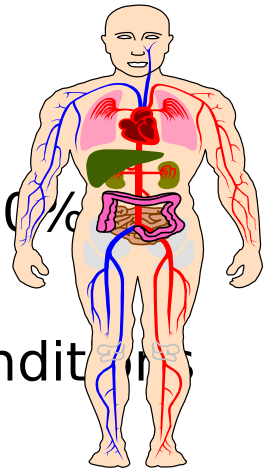
Direct payment requirements:

- Marriage overlapped 10 years with service
- Limited to 50% of disposable pay*

* *up to 65%, if other garnishments*

VA Compensation for Service-Connected Disability

- <u>VA rates disabilities 0% - 100%</u>
  - Each % has an assigned dollar amount
  - 2011 amounts: from $123 (10%) to $2673 (100%)
  - Unrelated to Military rank since ’93
  - Free VA medical care for service-connected conditions
- <u>Monthly payments</u>
  - Begin at 10% (CAN be 0% disabled)
  - Tax-free
  - 30% & higher = Extra dependent allowance
  - *For retirees <50% disabled,* offsets Military retired pay $ for $



Advantages to Applying to VA for Service-Connected Disability

- Even 0% rating *documents* health (*$$* begins at 10%)
- Tax-free VA payments (additional *$$* is paid to you for family members if you're rated *30% or more*)
- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity payable <u>if</u> your death is service-connected
- $10K (or $30K) Service Disabled Veterans Insurance (SDVI) policy available to disabled
- <u>At retirement</u>, you have easiest access to your medical records to support your claim (<u>can</u> apply at any time)

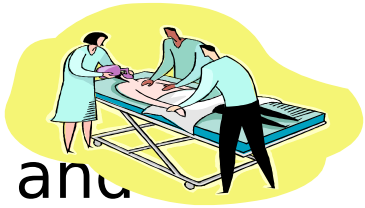
VA Service-Connected Disability Compensation Rates*

% Disabled	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	$123		
20	243		
30	376	$421	$453
40	541	601	644
50	770	845	899
60	974	1064	1129
70	1228	1333	1409
80	1427	1547	1634
90	1604	1739	1837
100	2673	2823	2932

***No Change for 2011 As There Was No COLA Increase**

Retirement Physical

Army requires a retirement physical
No more than 4 months, no less than 1 month, before retirement or start of transition leave
Your last record of active duty health
Most sites now provide combined Service and retirement physical
Assists with claim for VA service-connected disability



NOTE: If participating in the Benefits Delivery at Discharge (BDD) and separating from active duty within the next 60 to 180 days, BDD can help you receive VA disability benefits sooner. For more information, visit VA web site at http://www.va.gov or Call Toll-Free Disability Benefits/General Information: 1-800-827-1000

Medical Records

Belong to the Government

Make a copy of your records

Make a copy of Family member records

May be hard to obtain after retirement

Gulf War Veterans

- DOD and VA offer free medical exams:
  - DoD: Comprehensive Clinical Evaluation Program (CCEP)
  - VA: Persian Gulf Registry Program
- Exam results entered into central registry
- Receive free family exams (from VA only)
- Receive newsletter
- Applies to first Gulf War and current OIF/OEF participants

http://www1.va.gov/gulfwar/
http://www.gulflink.osd.mil

SGLI & VGLI

SGLI is FREE for 120 days after retirement (or up to two years if 100% disabled)

No physical required to convert SGLI to VGLI (if done within 120 days after retirement)

VGLI is a 5-yr renewable term policy

Premiums may be paid by allotment, if paid monthly

Discounts are offered for the following pay schedules:

- quarterly (2.5%)
- semi-annually (3.75%)
- annually (5%)

If terminally ill, may receive up to 50% of policy's face value

VGLI Premium Schedule – Monthly Rates (Examples)

Insurance Amount	Age						
	40-44	45-49	50-54	55-59	60-64	65-69	70-74
$400K	$68	$88	$144	$268	$432	$600	$900
$300K	$51	$66	$180	$201	$324	$450	$675
$250K	$43	$55	$90	$167	$270	$375	$562
$200K	$34	$44	$72	$134	$216	$300	$450
$150K	$26	$33	$54	$100	$168	$225*	$337
$100K	$17	$22	$36	$67	$108	$150*	$225*

75 &over
$1800
$1350
$1125
$900
$675
$450

http://www.insurance.va.gov/sglisite/vgli/VGLI%20rates.htm

Concurrent Receipt Background

Since 1890, Federal law has forbidden *concurrent receipt* of military retired pay & VA disability compensation

Goal of New Laws

Restore some or all of the pay that is offset to the
most severely disabled

CRSC: Enacted December 2, 2002
CRDP: Enacted January 1, 2004

Concurrent Retirement & Disability Pay (CRDP)

- **No application**; VA & DFAS match files
- **Retired pay restored** for those VA rated 50 – 100%
- Based on **SERVICE**-connected conditions (not necessarily combat-related)
- 10-year phase-in, 2005 – 2014
- **Taxable**

Cannot receive both CRSC and CRDP

Phase in

2011	98.18%
2012	99.64%
2013	99.96%
2014	100.00 %

Combat-Related Special Compensation (CRSC)

- Must **apply** to Human Resources Command
- Pays special compensation to those who are VA-rated 10-100% due to **armed conflict**, **simulated combat** (e.g. field training), **hazardous service** (e.g. parachute duty), or **instrumentalities of war** (e.g. combat vehicles)
- Does **not** cover service-connected disabilities that do not fit one of the four categories above
- Details at: http://www.crsc.army.mil
- **Non-taxable**

Combat-Related Special Compensation (CRSC)

How To Apply

complete DD Form 2860
http://www.dtic.mil/whs/directives/infomgt/forms/eforms/ dd2860.pdf

attach supporting documents
mail to address on form

Army information numbers:

1-866-281-3254

Online info available at:

- https://www.hrc.army.mil/site/crsc/index.htm
- http://www.armyg1.army.mil/rso/PreRetirement.asp

DD Form 214 (Certificate of Discharge from Active Duty)

Check for accuracy before signing - Your personal responsibility!

Copies:

#1 - yours
#2 - Military's record
#3 - to VA if you apply for VA disability
#4 - request it; only copy that contains reason for discharge; of interest to some employers

File your copies (1 & 4) in a safe place (NOT a courthouse unless they assure you that it will not be accessible by the general public!)

Replace missing DD Form 214 immediately upon loss by going to:

http://www.archives.gov/veterans

At Retirement, You Will Also Receive…

- Retirement Certificate
- Presidential Certificate of Recognition - if 20 YOS
- Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, Medal of Honor Recipient or qualified for or rec'd the POW Medal, etc.)
- Retirement Ceremony *(optional)*
- Spouse Certificate of Appreciation *(if applicable)*
- Army Retiring Soldier Commendation Package
  - U.S. Flag
  - Army Retired Pin
  - Retired Decals
  - Other mementoes

Mobilization/Retiree Recall

- By Age
  - Officers and enlisted, up to age 60
  - Warrant officers, up to age 62
  - General officers, on a case-by-case basis

- By Category
  - Cat I – non-disability, retired less than 5 years, under 60
  - Cat II – non-disability, retired more than 5 years, under 60
  - Cat III – all others

Federal Long Term Care Insurance

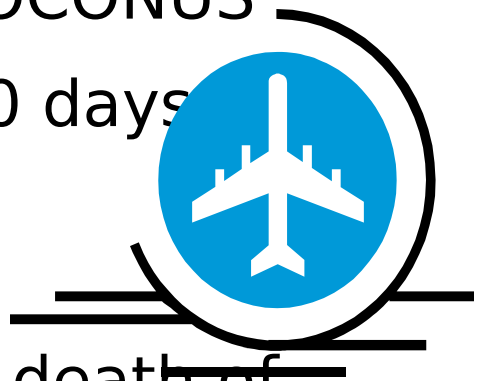
- Military retirees & Families are eligible
- Now gray-area retirees are too!
- For care not covered by TRICARE…1 in 4 will spend over $100,000 in long term care
- Enroll anytime…no Open Season wait…but you must enroll before you require long term care
- Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage; apply to learn if you qualify
- Check it out…compare policies…be a wise consumer

http://www.LTCFEDS.com

"Space-A" Travel

Retirees may travel within CONUS or OCONUS

May FAX request to site; stay on list 60 days



Instructions on signing up by e-mail

Benefit ends for Family members with death of retiree

http://www.amc.af.mil/amctravel/index.asp

Retired Soldier E-mail Account

Active duty AKO email address follows you into retirement (no change required)

Great way to stay informed on Military-related topics

However, AKO may move retirees and non-CAC holders to a new website in 2011

https://www.us.army.mil

Retired Soldier Motto: *"Retired…Still Serving"*

Opportunities to *Still Serve* include:

- Installation Retiree Councils
- CSA Retiree Council

Recent Council reports available

http://www.armyg1.army.mil/rso/RetireeCouncil.asp

Army Echoes

- Official Army publication
- Primary means of communicating with Retired Soldiers/Families
- Mailed to 980K readers using address file at DFAS-CL
- 3 issues per year (Jan, May, Sep)
- Overwhelmingly loved by retirees and spouses – <u>make</u> <u>sure</u>

ECHOES

SEP-DEC 2010

RETIRED

U.S. ARMY

A MESSAGE FROM THE CHIEF OF STAFF

Greetings Retired Soldiers, Surviving Spouses and Families,

This edition of *Army Echoes* coincides with the tenth anniversary of the terrorist attacks of 9/11, as well as our Annual Army Symposium and Veterans Day — three defining occasions for the Soldiers, Families and Civilians of our Army.

Since the attacks of 9/11, our Army has been taking the fight to our Nation's enemies in Afghanistan, Iraq and elsewhere, liberating millions oppressed by tyrannical governments abroad while continuing to ensure the safety and security of American people at home. This year we have drastically reduced our forces in Iraq — now at 50,000 — and shifted our main effort to Afghanistan to ensure we defend, reinvigorate, and defeat Al Qaeda and its extremist allies and to prevent its return and reverse Taliban momentum. To do this, we surged more than 22,000 additional Army troops to Afghanistan. They are on the ground and making a difference in our operations there.

Since 2001, we have significantly grown and drastically transformed our Army to meet the challenges of the 21st-century security environment. And, because our Army has borne the burdens of this war, we continue to focus on doing everything we can to sustain our Soldiers, Families and Civilians — including increasing dwell, improving quality of life and support services on our installations, and building resilience in the Force by instituting the Comprehensive Soldier Fitness Program.

In late October, we will again gather in Washington for our annual Army Symposium where we will discuss our Army's many accomplishments over the past year and where we are going in the future. We will also have forums for our Army Families and Survivors where we will provide information on support programs, answer questions and gather information from you on where we can improve the services we provide. I encourage you to attend the symposium and be an active participant in these forums. Your input is vital to ensuring we provide comprehensive services that are commensurate with the quality of service of our Army Families and Survivors.

This Veterans Day, we celebrate the proud legacy of service and sacrifice by the Soldiers of America's Army — the Strength of the Nation since 1775. This year, we pay homage, in particular, to our Korean War Veterans — those of you who, 60 years ago, fought the first "hot" conflict of the Cold War. Outnumbered, fighting a determined enemy, on unforgiving terrain, in inhospitable weather — our Korean War Veterans pushed the attacking Communist forces back across the 38th Parallel and preserved the integrity of our South Korean ally — contributing to the unmatched legacy of the American Army as a force that stands against tyranny, protects the weak and champions freedom.

Just as with the Soldiers of yesterday, the Soldiers of today are performing magnificently. As I travel around the Army, I continue to be impressed with the quality of our Soldiers, Families and Civilians — they truly are the best in the world and the Strength of our Nation. As we continue to restore balance to an Army stressed and strained by nine years of war, your continued support of each other and the next generation of Army leaders will be vital to our success. I encourage you to reach out to fellow Veterans and to our Army's Surviving Spouses and Wounded Warriors.

Thank you for what each and every one of you continue to do for our Army and our Nation.

Army Strong!

George W. Casey, Jr.
General, United States Army
Chief of Staff

STILL PROUD. STILL SERVING. STILL SALUTING.

SEP-DEC 2010

• Army RSO Message Pg. 2
• Retirement Services – One Program for Active, Reserve, Guard
• Do You Know Anyone Who May Be Eligible for This Award?
• Commentary: Army Family Action Plan: a Process for Improving Quality of Life
• Commentary: Army Chief of Staff's Retiree Council: Working for and with You
• Dept. Commanders Honored in Five New Years
• New Celebrations Show Commissaries Serve Families
• Education Aid for Retired Soldiers, Survivors, Surviving Spouses
• AER Offers College Aid for Dependents' Children
• Treasury Dept. Changes the Way You Buy Bonds
• DFAS Employees Terminated After Security Review
• DFAS Is on Facebook
• Retiree Appreciation Days
• DFAS Testing Toll Free Number Overseas
• "TRICARE for Life" Now Active and Reserve Retirees
• Army Wants to Right Wrongs of Arlington Secretary Says
• Veterans Medallion Available for Order for Private Cemeteries
• VA Makes Filing Claims Easier and Faster for Veterans
• VA Launches Development of New Online Claims System
• Pay TRICARE Enrollment Fees Electronically
• Call It Quits with New TRICARE Smoking Cessation
• TTL E-Nursing Homes
• Retirement Services Offices
• Directory
• How to Change Your Address
• Update Your Retired Pay File Information
• Not Updating Retired Pay Records Can Cost Benefits
• TRICARE Preauthorization for Skilled Nursing Facilities
• VA Simplifies Access to Health Care Benefits for Veterans with PTSD

Army Echoes

- If you have a computer, the Army **NEEDS YOU** to sign up for "*e-Echoes*" at http://www.armyg1.army.mil/rso/echoes.asp

ECHOES
SEP-DEC 2010
RETIRED
U.S.ARMY
A MESSAGE FROM
THE CHIEF OF STAFF
Greetings Retired Soldiers, Surviving Spouses and Families,
STILL PROUD. STILL SERVING. STILL SALUTING.

Why?

- Quick, efficient delivery
- Saves money
- At least 30 percent of Retired Soldier and Surviving Spouses do NOT ha computers
- To serve ALL our Retired Soldiers and Surviving Spouses, we need all who can do so to read *Echoes* online

Thank you for your Service!!

Please make an appointment to receive your separate SBP briefing. You can access the HQDA SBP briefing at:
http://www.armyg1.army.mil/rso/survivorbenefit plan/SBP DAslides.ppt_